

Debtor Name Yoan Henriquez

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 20-12166 PMM

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: August 2021 Date report filed: 09/22/2021
MM/DD/YYYY

Line of business: Jewelry Sales NAISC code: 0

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Yoan Henriquez

Original signature of responsible party: [Signature]

Printed name of responsible party: YOAN HENRIQUEZ

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

☐ 2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$4,519.45

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$46,619.24

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

-\$48,463.93

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+\$-1,844.69

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$2,674.76

☐ 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ 0

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☐ 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0
(Exhibit F)

☐ 5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

☐ 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0
30. How much have you paid this month in other professional fees? \$ 0
31. How much have you paid in total other professional fees since filing the case? \$ 0

☐ 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>45,500</u>	—	\$ <u>46,619.24</u>	=	\$ <u>-1,119.24</u>
33. Cash disbursements	\$ <u>42,429</u>	—	\$ <u>48,463.93</u>	=	\$ <u>-6,034.93</u>
34. Net cash flow	\$ <u>3,071</u>	—	\$ <u>-18,444.69</u>	=	\$ <u>-4,915.69</u>

35. Total projected cash receipts for the next month:

\$ 47,850

36. Total projected cash disbursements for the next month:

— \$ 45,278

37. Total projected net cash flow for the next month:

= \$ 2,572

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☐ **8. Additional Information**

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

/s/ Yoan Henriquez
Yoan Henriquez

Dated: September 22, 2021



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EXHIBIT B

DOCTOR BILL	297.02
POOL MAINTENANCE (PARKWYNNE)	423.30
DENTIST (SOPHIA)	405
BANK FEE (OVERDRAFT)	154

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Exhibit D

UGI	38.61
MORTGAGE	2540.52
PPL	339.89
CELL	474.81
XFINITY	166.56
ADT	54.40
BANK OF AMERICA AUTO MERCEDEZ BENZ	1557.69
GOODS DISPOSAL	30
LASA (sewer)	34.12
LANCASTER CITY (water)	59.59
CARWASH	264.92
LIFE INSURANCE YOAN	389.18
LIFE INSURANCE MIRAIIDYS	304.32
DISABILITY INSURANCE	194.59
AUTO INSURANCE	525
MORTGAGE PARKWYNE	831.77
MORTGAGE WABANK	790.98
HEALTH INSURANCE	665.21
TRUGREEN	53.95
ALLSTATE	406.73
BUSINESS INSURANCE POLICY (down payment)	150
CHASE AUTO	1405.65
JET SKY	486.91
INVENTORY PURCHASE (RAY JEWELRY)	26500
IDEPENDENT CONTRACTOR (MARIA ESTHER ROQUE LOPEZ)	3200
IDEPENDENT CONTRACTOR (MIRAIIDYS PANTOJA ROQUEZ)	4800 (she pays home mortgage, food, apparel, school supplies, housecleaning, gifts, entertainments.)
GAS, MEAL, HOTEL AND AUTO SERVICES	919.21

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Exhibit C

INCOME FROM BUSINESS		
DAY	PLACE	INCOME
1		
2	READING	3470
3	READING	2600
4		
5	SILVER SPRING	2356
6		
7		
8		
9	ALLENTOWN	1360
10	HYATTSVILLE	1915
11	COLUMBIA	2650
12		
13		
14	BALTIMORE	2700
15		
16	BALTIMORE	4175
17		
18	NEW BRUNSWICK	3220
19		
20	VIRGINIA	2500
21	VIRGINIA	3774
22		
23	PLAINFIELD	3864
24	HYATTSVILLE	1576
25		
26	HYATTSVILLE	3426
27		
28		
29	WASHINGTON	2586
30	BALTIMORE	2014
31		
INCOME FROM RENT		
PARKWYNNE PROPERTY		1300
WABANK PROPERTY		1000

ALLSTATE CREDIT (good driver)	133.24
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FOR INQUIRIES CALL: (800) 724-2440

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YOAN HENRIQUEZ
DEBTOR IN POSSESSION CASE NO. 20-12166MM
1001 SUFFOLK DR
LITITZ PA 17543

ACCOUNT TYPE	
MYCHOICE PREMIUM CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
9883095540	JUL.16-AUG.16,2021
BEGINNING BALANCE	\$0.00
DEPOSITS & CREDITS	20,756.00
LESS CHECKS & DEBITS	20,500.00
INTEREST	0.06
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$256.06

INTEREST EARNED FOR STATEMENT PERIOD
 INTEREST PAID YEAR TO DATE

\$0.06
 \$0.06

EDEN PARK

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$0.00	2	\$20,756.00	0	\$0.00	1	\$20,500.00	\$0.06	\$256.06

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
07/16/2021	BEGINNING BALANCE			\$0.00
07/16/2021	DEPOSIT	\$100.00		100.00
08/03/2021	DEPOSIT	20,656.00		20,756.00
08/16/2021	INTEREST PAYMENT	0.06		
08/16/2021	IRS USATAXPYMT		\$20,500.00	256.06
	ENDING BALANCE			\$256.06

ANNUAL PERCENTAGE YIELD EARNED = 0.00%

How To Balance Your M&T Bank Deposit Account

Follow these steps to bring your register balance into agreement with this statement.

STEP 1: Beginning with the first item on this statement place a checkmark (✓) beside each item that has a corresponding entry in your register. (Place the checkmark next to each item in your register and on this statement.)

STEP 2: TO DETERMINE YOUR CURRENT BALANCE:

ADD to the balance shown in your register by writing in the amount of:

- (a) Any deposits and other additions shown on this statement which you have not already added; and
- (b) Any interest this statement shows as credited to your account, if it is an interest earning account.

SUBTRACT to the balance shown in your register by writing in the amount of:

- (a) Any checks or other subtractions shown on this statement which you did not enter into your register; and
- (b) Any automatic payments or other electronic transfers shown on this statement which you have not already subtracted; and
- (c) Any service charges shown on this statement which you have not already subtracted.

Complete **STEPS 3 through 8** to determine the current balance in your account.

STEP 3: List any outstanding checks (written but not yet paid by M&T Bank) and other subtractions not appearing on your statement in the spaces provided below.

CHECKS OUTSTANDING AND OTHER SUBTRACTIONS		
NUMBER	AMOUNT	
	\$	
TOTAL AMOUNT OF CHECKS OUTSTANDING AND OTHER SUBTRACTIONS	\$	

STEP 4: Enter on this line the Ending Balance shown on the front of this statement.		
	\$	
STEP 5: Enter the total of any deposits or other additions shown in your register which are not shown on this statement.		
	\$	
STEP 6: Add the amounts in STEPS 4 and 5, enter the total here.		
	\$	
STEP 7: Enter the total of "Checks Outstanding and Other Subtractions" (from STEP 3) here.		
	\$	
STEP 8: Subtract total of STEP 7 from STEP 6 and enter the difference here. <i>This amount should be your current account balance.</i>		
	\$	

HAVE YOU MOVED? If so, please contact the M&T Telephone Banking Center at (800) 724-2440 or contact your local branch of M&T Bank or write to:

M&T BANK
ATTN: M&T TELEPHONE BANKING CENTER
P.O. BOX 767
BUFFALO, NY 14240-0767

CALL (800) 724-2440 TO DETERMINE IF ANY SCHEDULED DIRECT DEPOSIT OR PREAUTHORIZED TRANSFER TO YOUR ACCOUNT HAS OCCURRED.

In Case of Errors or Questions About Your Electronic Transfers

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as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

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\$0.06

EDEN PARK

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		\$	

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